

REMARKS

Please reconsider the claims in the application in view of the remarks below.

Claim Rejections – 35 U.S.C. §103(a)

Claims 1-21 stand rejected under 35 U.S.C. §103(a) as allegedly being unpatentable over U.S. Patent No. 6,839,687 issued to Dent et al. (“Dent”) in view of U.S. Patent No. 6,032,133 issued to Hilt et al. (“Hilt”) and in further view of U.S. Patent Publication No. 2002/0023056 to Antognini et al. (“Antognini”). While not agreeing with the rejections, applicant is amending independent claims 1, 8 and 15 in this reply to more clearly recite what is being claimed. Support for the amendments can be found at least in paragraphs 0020 and 0029 of the published application.

In the Office Action, the Examiner while conceding that Dent and Hilt fail to disclose or suggest the obtaining of the billing information in a pull mode cites Antognini’s description of bill presenter as allegedly disclosing that element. Applicant respectfully disagrees. Antognini’s bill presenter as understood by applicant performs the functions of a biller. Antognini’s paragraph 0040 specifically teaches that a person preparing a bill to present to the person owing the bill is the bill presenter. The bill presenter of Antognini is the biller, not a user who needs to pay the bill. Antognini discloses that the biller accesses the information from the database that is traditionally accessed for each bill to present to a payer. Antognini, however, does not disclose, suggest or teach that a bill payer, for instance, a person whose finances are being managed in connection with various payments, directs the pulling of billing information.

On the other hand, independent claims 1, 8 and 15 as amended recite, “directly obtaining the billing information in a pull mode according to user’s request.” A system of the present

application allows a user to manage his or her finances, inter alia, using his or her bank account information and billing information obtained in accordance with user's preference, for example, at a user desired time and setting. This is different from the conventional methods such as those shown in Antognini where a biller sends the bill to the user.

For at least the above reason, claims 1, 8 and 15 and their respective dependent claims at least by virtue of dependency are unobvious over Dent, Hilt and Antognini.

In view of the foregoing, this application is now believed to be in condition for allowance, and a Notice of Allowance is respectfully requested. If the Examiner believes a telephone conference might expedite prosecution of this case, applicant respectfully requests that the Examiner call applicant's attorney at (516) 742-4343.

Respectfully submitted,



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